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June 21, 2021

VIA FEDERAL EXPRESS

Winred
1776 Wilson Blvd, Suite 530
Arlington, Virginia 22209

RE: Cease and Desist and Dispute of all charges from Peggy L. Bergmann
Amex ending 91035

Dear Sir or Madam:

Our office represents Peggy Bergmann, her Attorney-in-Fact via her Power of Attorney, and the Trustees of her various trusts.

As you can see from the enclosed letter from Ms. Bergmann's physician, Dr. Michael Kagen, Ms. Bergmann is a "vulnerable adult" as defined under Utah Code's Vulnerable Adult law, Section 76-5-111. As a result, the recent credit card transactions between Ms. Bergmann and Winred constitute "Exploitation" under Utah law. Under the presumption that Winred was not fully aware of Ms. Bergmann's mental and physical state, its actions still rise to the level of recklessness, given the scheme that Winred perpetrates with its billing "authorizations", which have resulted in no less than 107 (One Hundred Seven) credit card transactions in the span of 4 weeks. Such reckless conduct by Winred constitutes a Class A Misdemeanor under the statute.

Now that Winred is aware of Ms. Bergmann's mental and physical state, any further transactions between Winred and Ms. Bergmann will constitute a Second Degree Felony, given the amount (in excess of \$5,000) charged by Winred.

Accordingly, Winred is hereby directed to Cease and Desist any further business relationship or transactions of any kind, including credit card transactions, with Ms. Bergmann. Further, Winred is directed to immediately refund all amounts charged to Ms. Bergmann's American Express card ending 91035 which charges, as of the date of this letter, amount to at least \$5,900.00.

Failure by Winred to abide by the demands of this letter will result in swift prosecution by our firm against Winred on behalf of our client to the full extent of the law, including seeking of all available civil and criminal damages and penalties.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Labertew", with a stylized, sweeping flourish extending from the end of the name.

Michael L. Labertew